

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method performed for a financial institution having system resources for posting transactions to accounts, comprising:

receiving ~~for the financial institution~~ transactions related to a plurality of ~~the~~ accounts;

in response to receiving the transactions:

converting the transactions into messages;

assigning a lower priority to messages ready for posting relative to a second type of messages;

processing, with the system resources, the second type of messages at ~~the~~ a higher priority than ~~the messages ready-for-posting messages~~; and

posting ~~the transactions~~ ready-for-posting messages to the accounts when the system resources are available;

wherein the posting of the ~~transactions~~ ready-for-posting messages can occur in substantially real-time and can be ~~are~~ interspersed with the processing of the second type of messages; and

wherein the processing of the second type of messages and the ready-for-posting messages comprises:

retrieving all transactions related to one of the accounts that are within a predetermined historical time period;

first calculating a first new balance for the one account based on the retrieved transactions;

second calculating a second new balance for the one account based on one of the second type of messages that is related to the one account;

generating an automatic adjustment when there is a difference between the first and second calculating;

updating the one account based on the first calculating, the second calculating, and the automatic adjustment; and

scheduling a next time for a next activity to be occurred for the one account as updated based on receiving no additional transaction for the one account before the next time.

2. (Currently amended) The method as set forth in claim 1, wherein the second type of messages comprises an authorization request.

3. (Currently amended) The method as set forth in claim 1, wherein the read-for-posting messages ~~ready for posting~~ are approved charges to the accounts.

4. (Original) The method as set forth in claim 1, wherein the accounts comprise credit accounts.

5. (Original) The method as set forth in claim 1, wherein the receiving of the

transactions comprises receiving the transactions at a plurality of times throughout a day.

6. (Original) The method as set forth in claim 1, wherein the receiving of the transactions comprises receiving a group of the transactions at one time.

7. (Currently Amended) A method performed for a financial institution for updating an account having account information, comprising:

providing a plurality of rule templates that include parameters and rule expressions;

providing a hierarchy of rules;

providing a rules development environment for deriving the rules from rules logic that are based on the rule templates and rule definitions.

associating at least one of the rules with ~~the~~ at least one account; ~~the rule for being used in~~
controlling a processing of the account;

storing at least one parameter of the rule in a database;

receiving ~~for the financial institution~~ a transaction related to the account;

in response to receiving the transaction:

identifying ~~all rules~~ the at least one rule associated with the account;

applying the ~~rules~~ at least one rule to the transaction;

inserting the transaction into the account information; and

propagating balances maintained for the account;

~~wherein the rule is changed by modifying the parameter stored in the database.~~

8. (Currently amended) The method as set forth in claim 7, wherein:

the plurality of rule templates include a master rule template, and the rules are based at least on an inheritance from the master rule template ~~associating the rule with the account~~
~~comprises generating an account master and identifying all rules comprises retrieving the account master.~~

9. (Original) The method as set forth in claim 7, wherein the receiving of the transaction comprises receiving a plurality of transactions at a plurality of times throughout a day.

10. (Original) The method as set forth in claim 7, wherein the receiving of the transaction comprises receiving a plurality of transactions at one time.

11. (Original) The method as set forth in claim 7, further comprising projecting the account prior to the inserting of the transaction.

12. (Original) The method as set forth in claim 7, further comprising projecting the account after the inserting of the transaction.

13. (Previously Added) The method as set forth in claim 1, wherein the posting comprises updating account balances.

14. (Previously Added) The method as set forth in claim 1, wherein the posting comprises calculating interest for the accounts.

15. (Previously Added) The method as set forth in claim 1, wherein the posting comprises calculating fees for the accounts.

16. (Previously Added) The method as set forth in claim 1, wherein the posting comprises ~~telling~~ totaling account balances for the accounts.

17. (Previously Added) The method as set forth in claim 1, wherein the receiving comprises receiving at the financial institution.

18. (Previously Added) The method as set forth in claim 1, wherein the receiving comprises receiving the transactions on behalf of the financial institution.

19. (New) The method of claim 1, wherein the retrieved transactions and the one of the second type of messages are sorted by their effective dates for the first and second calculating.

20. (New) The method of claim 1, wherein the step of providing an automatic adjustment comprises:

issuing a fee or a credit to cover the difference.

21. (New) The method of claim 1, wherein the next activity is a statement generation.
22. (New) The method of claim 1, wherein the next activity is letter generation.
23. (New) The method of claim 7, wherein an operation of the rule is changed by modifying the parameter stored in the database, modifying the rules logic via the rules development environment, and modifying the association of the rule to the account.
24. (New) The method of claim 7, wherein an operation of the rule is changed by modifying the parameter stored in the database, modifying the rules logic via the rules development environment, or modifying the association of the rule to the account.
25. (New) The method of claim 24, wherein the rules logic is derived from the rule templates and the rule definitions through inheritance relationships among the rule definitions and inheritance from the rule templates to the rule definitions based on the hierarchy of rules.
26. (New) The method of claim 7, wherein the associating of the rule to the account comprises assigning the rule directly to the account.
27. (New) The method of claim 7, wherein the at least one parameter is placed in a temporal table that is referenced by the rule, wherein the temporal table indicates an effective time period to apply the at least one parameter in the at least one rule.

28. (New) The method of claim 24, wherein the modifying the rules logic comprises:
modifying one of the rule definitions from which the rules logic is based via the rules
development environment; and
providing an indication of an effective time period to apply the one rule definition.

29. (New) The method of claim 24, wherein the modifying the association of the rule to
the account includes providing an indication of an effective time period to apply.

30. (New) The method of claim 1, wherein:
the plurality of accounts comprises a group account and one or more detail accounts
belonging to the group account, the one account is one of the detail accounts belonging to the
group account; and
the processing of the second type of messages further comprises propagating the updating
of the one account to the group account to also update the group account.

31. (New) The method of claim 7, wherein the associating of the rule to the account
comprises inheriting the rule from a group account for one or more accounts to which the
account belongs and to which the rule is associated.

32. (New) The method of claim 24, wherein the associating of the rule to the account
comprises inheriting the rule from a group account for one or more accounts to which the

account belongs and to which the rule is associated, wherein the inherited rule includes any change in the operation of the inherited rule at the group account due the modifying of the parameter stored in the database, the modifying the rules logic via the rules development environment, or the modifying of the association of the rule to the group account.

33. (New) The method of claim 1, wherein the updating the one account comprises updating a plurality of existing balances associated with the one account by at least: updating a first one of the existing balances based on the first calculating, the second calculating, and the automatic adjustment; and updating a second one of the existing balances based on a contribution of the updated first balance.

34. (New) The method of claim 33, wherein the updating the plurality of existing balances further includes updating a third one of the existing balances based on a contribution of the updated second existing balance.

35. (New) The method of claim 1, wherein the updating the one account comprises updating a plurality of existing balances associated with the one account by at least: moving a first value of a first one of the existing balances to a second one of the existing balances and updating the first existing balance based on the first calculating, the second calculating, and the automatic adjustment.

36. (New) The method of claim 35, wherein the updating the plurality of existing balances associated with the one account further includes moving a second value of the second existing balance to a third one of the existing balances prior to the moving of the first value from the first existing balance to the second existing balance.

37. (New) The method of claim 1, wherein the one account is a periodic account associated with a time period, and wherein the predetermined historical time period is within the time period associated with the periodic account.

38. (New) The method of claim 1, wherein one of the plurality of the accounts is a first periodic account associated with a first time period, and some other ones of the plurality of the accounts are created periodic accounts that are of the same type as the first periodic account but with time periods different from each other and the first time period.